

## FINANCIAL

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**NEW FEATURE OF THE FIRST CO-OPERATIVE BUILDING ASSOCIATION, one of the oldest and largest organized institutions.**

Organized 1882. Paid-up shares are now being sold. No monthly payments. Money taken sums of \$180 and multiples thereof, for which full shares of stock are issued, bearing a 4 per cent interest from the date of issue. All paid-up shares remaining in the association for a term of six years will be sold for full shares. Earnings are never less than 6 per cent. Members are given a free and efficient notice. A few of the FIRST CO-OPERATIVE BUILDING ASSOCIATION are listed below: 1000 First National Bank Building, 321 St. M. Subscriptions received by mail. For complete information write to the company, 1000 First National Bank Building, St. Louis, Mo. H. BARNY MILLER, Secretary. j20-30

## Waste Not

—is a forcible proverb. Waste money and you bring it to naught. Spend thrift to want.

Saving is the wise man's first principle of living. Open a bank account with us and you will always be anxious to save.

to \$1. One dollar starts it!

Union Savings Bank, 1222 F.

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**American Security**  
**& Trust Co., 1405 G N. W.**

CAPITAL ..... \$1,250,000  
SURPLUS ..... 300,000

**Foreign Exchange,**  
**Letters of Credit.**

Brown Brothers & Co. Letters of Credit  
issued for the use of Travelers.  
available in all parts  
of the world

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**American Security  
and Trust Co.**

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**WASHINGTON**  
**6 Per Cent**  
**PERMANENT BUILDING ASSN'**  
ORGANIZED MAY, 1881.  
LOANS at lowest rate of interest.  
NO BONUS OR COMMISSION.  
Two hundred dollars adv. need on a share, repaid  
while it monthly interest on share, 6%.

of dollar principal and one dollar interest.  
Interest payments decrease each year in proportion to amount paid off on loan.  
Settlements in full or in part accepted at all times. When settled in part the monthly payments are reduced at once.  
Loans outstanding February 1, 1896, \$1,137,466.  
OFFICE, 624 F st., n.w., Trade building.  
Office hours, 9 a. to 5 p.m.  
GEO. C. WALKER, President.  
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Money  
at  
**4½ and 5%**  
Promptly loaned on real estate in District  
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**Heiskell & McLeran,**  
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The best service—clean, well-ventilated rooms and the lowest prices are what we have to offer. \$5 per month for room holding a large double load of furniture.

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REAL ESTATE AND INSURANCE  
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GENERAL AGENT FOR—  
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ST. PAUL FIRE AND MARINE INS. CO.,  
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Money to loan at rates still  
**further reduced.**

- No charge to the borrower for examination of title—
- No charge for appraisal—
- No charge for recording—
- No commissions—

**LOANS ABSOLUTELY FREE  
OF EXPENSE.**

Settlement of half shares at any time and saving interest on the share settled.

Building loans made and interest charged only on the amount needed as you go along and not on the whole loan until you have drawn it all.

These advantages make the loans of the Permanent Building Association the cheapest in the city.

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OF WASHINGTON, D. C.

Capital, \$500,000.

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ENGLAND, IRELAND, FRANCE AND GERMANY

Letters of Credit

AVAILABLE IN ALL FOREIGN PARTS.

BANK COLLECTIONS.

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ESTABLISHED 1858.  
**SUN BUILDING,**  
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**Foreign and Domestic  
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Letters of credit, cable transfers, investment securities. Correspondents of Moore & Schley.  
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**The National Safe Deposit,  
Savings and Trust  
Company,**  
CORNER 18TH ST. AND NEW YORK AVE.

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**Capital:—One Million Dollars**  
feb-2012

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**MONEY TO LOAN.**  
4, 4 1/2 and 5%.

4, 4 1/2 and 5%  
ON DISTRICT REAL ESTATE  
RATE OF INTEREST REGULATED BY CHAS  
ACTER OF SECURITY.  
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— VENT —  
**CLEVELAND PARK**  
to see  
Beautiful House.  
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